

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

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MARIE ANN FUGES, on behalf of )  
herself and all others similarly situated, )  
Plaintiff, ) Civil Action No. 09-699  
v. ) CLASS ACTION  
SOUTHWEST FINANCIAL )  
SERVICES, LTD. )  
Defendant. )  
\_\_\_\_\_  
)

**PLAINTIFF'S RESPONSE IN OPPOSITION TO DEFENDANT SOUTHWEST  
FINANCIAL SERVICES, LTD.'S MOTION FOR SUMMARY JUDGMENT**

Plaintiff, Marie Ann Fuges, through her undersigned counsel, hereby opposes the Motion for Summary Judgment of Defendant Southwest Financial Services, Ltd. (Motion). For the reasons set forth in the accompanying Memorandum of Law, which is incorporated by reference herein, the Motion should be denied.

**FRANCIS & MAILMAN, P.C.**

/s/ John Soumilas  
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DATE: September 12, 2011

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